

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Toni Herfel
 Debtor

Case No. 15-12296-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: 138NEW

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Jun 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2020.

db +Toni Herfel, 1869 Ironbridge Road, Columbia, PA 17512-9620
 cr +Ditech Financial LLC, 14841 Dallas Parkway Ste 300, Dallas, TX 75254-7883
 cr +Ditech Financial LLC FKA Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
 13572302 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13558211 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13503566 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
 13503567 +Barclay, PO Box 13337, Philadelphia, PA 19101-3337
 13503568 +Barclay Bank, c/o Apothaker & Assoc., 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 13503582 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Sears, PO Box 183082, Columbus, OH 43218-3082)
 13534271 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
 13503571 +Citi Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
 13503572 Citi Cards, Processing Center, Des Moines, IA 50363-0005
 13503575 Collin Asset Group, PO Box 91059, Austin, TX 78709-1059
 14187585 DITECH FINANCIAL LLC F/K/A GREEN TREE SERVICING LL, DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY SD 57709-6154
 13520796 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
 13520797 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 13503579 +Greentree Mortgage, PO box 6172, Rapid City, SD 57709-6172
 14463910 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 13503581 +Northstar Location Services, 4285 Genesee St., Buffalo, NY 14225-1943
 13503583 +Sunoco, PO Box 6497, Sioux Falls, SD 57117-6497
 13503584 +United Collection Bureau, PO Box 140190, Toledo, OH 43614-0190
 13503585 +Visa, PO Box 31279, Tampa, FL 33631-3279
 13503586 Wells Fargo, PO Box 3117, Winston Salem, NC 27102-3117
 13514596 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 14262341 +Wells Fargo Bank, N.A., PO Box 14487, Des Moines, IA 50306-3487
 13914348 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
 13542310 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 17 2020 04:23:22 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 17 2020 04:22:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 17 2020 04:23:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13503565 +E-mail/Text: legal@arsnational.com Jun 17 2020 04:22:29 ARS, PO Box 463023,
 Escondido, CA 92046-3023
 13529209 +E-mail/Text: bncmail@legal.com Jun 17 2020 04:23:03 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13567492 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 17 2020 04:22:17 Citizens Bank,
 443 Jefferson Blvd, RJW 135, Warwick RI 02886
 13503569 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 17 2020 04:28:39 Capital One,
 PO Box 5253, Carol Stream, IL 60197-5253
 13503573 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 17 2020 04:22:17 Citizens Bank,
 PO Box 18204, Bridgeport, CT 06601-3204
 13503574 +E-mail/Text: mediamanagers@clientservices.com Jun 17 2020 04:22:16 Client Services,
 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
 13503576 E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 13514807 E-mail/Text: mrdiscen@discover.com Jun 17 2020 04:22:17 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 13503578 E-mail/PDF: gecsedirecoverycorp.com Jun 17 2020 04:29:19 GECRB/ Sams Club, PO Box 965008,
 Orlando, FL 32896-5008
 13503577 +E-mail/Text: administration@gatestoneco.com Jun 17 2020 04:22:36 Gatestone, PO box 101928,
 Dept 4947A, Birmingham, AL 35210-6928
 13503570 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 17 2020 04:28:38 Chase, PO Box 15298,
 Wilmington, DE 19850
 13507489 +E-mail/Text: ext_ebn_inbox@navyfederal.org Jun 17 2020 04:23:37 Navy Federal Credit Union,
 P.O Box 3000, Merrifield, VA 22119-3000
 13503580 +E-mail/Text: ext_ebn_inbox@navyfederal.org Jun 17 2020 04:23:37 Navy Federal Credit Union,
 PO Box 3700, Merrifield, VA 22119-3700
 13583404 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 17 2020 04:28:41
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0313-2

User: Antoinett
Form ID: 138NEW

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Total Noticed: 47

Date Rcvd: Jun 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13560893 E-mail/Text: bnc-quantum@quantum3group.com Jun 17 2020 04:22:38
Quantum3 Group LLC as agent for, Collins Asset Group LLC, PO Box 788,
Kirkland, WA 98083-0788
13582723 E-mail/PDF: gecsedirecoverycorp.com Jun 17 2020 04:29:19 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13818841 +E-mail/PDF: gecsedirecoverycorp.com Jun 17 2020 04:28:56 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Green Tree Servicing LLC, PO BOX 6154
cr* American Express Centurion Bank, c/o Becket and Lee, LLP, PO Box 3001,
Malvern, PA 19355-0701
cr* +Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13542311* eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262,
New York, NY 10087-9262
13503564 ##American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001

TOTALS: 1, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2020 at the address(es) listed below:

HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JEROME B. BLANK on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing
LLC paeb@fedphe.com
KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
MARIO J. HANYON on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC
paeb@fedphe.com
THOMAS W. FLECKENSTEIN on behalf of Debtor Toni Herfel tom@fleckensteinpalaw.com
TRANG V. TRUONG on behalf of Creditor Wells Fargo Bank, N.A. trangtruong@wellsfargo.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Toni Herfel

Debtor(s)

Bankruptcy No: 15-12296-elf

Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 6/16/20